

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

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PATRICIA L. DANTZLER, on behalf of
Herself and all others similarly situated,

Case No.: 08 CIV. 3610

Plaintiff

ANSWER

-against-

DEFENDANT DEMANDS
TRIAL BY JURY

CCB CREDIT SERVICES, INC.,

Defendant.

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Defendant, CCB CREDIT SERVICES, INC., by its attorneys, ABRAMS,
GORELICK, FRIEDMAN & JACOBSON, P.C., as and for its Answer to plaintiff's
Complaint alleges, upon information and belief, as follows:

INTRODUCTION

1. Denies each and every allegation set forth in paragraph "1" of the
Complaint and refers all questions of law to the Court.

PARTIES

2. Denies knowledge or information sufficient to form a belief as to
the truth of each and every allegation set forth in paragraph "2" of the Complaint.

3. Denies each and every allegation set forth in paragraph "3" of the
Complaint and refers all questions of law to the Court.

4. Denies each and every allegation set forth in paragraph "4" of the
Complaint and refers all questions of law to the Court.

5. Denies each and every allegation set forth in paragraph "5" of the
Complaint and refers all questions of law to the Court.

6. Denies each and every allegation set forth in paragraph “6” of the Complaint and refers all questions of law to the Court.

JURISDICTION AND VENUE

7. Denies each and every allegation set forth in paragraph “7” of the Complaint and refers all questions of law to the Court.

8. Denies each and every allegation set forth in paragraph “8” of the Complaint and refers all questions of law to the Court.

ALLEGATIONS PARTICULAR TO PATRICIA L. DANTZLER

9. Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation set forth in paragraph “9” of the Complaint.

10. Denies each and every allegation set forth in paragraph “10” of the Complaint and begs leave to refer to the contents of any writings at the time of trial.

11. Denies each and every allegation set forth in paragraph “11” of the Complaint and begs leave to refer to the contents of any writings at the time of trial.

12. Denies each and every allegation set forth in paragraph “12” of the Complaint and begs leave to refer to the contents of any writings at the time of trial.

13. Denies knowledge or information sufficient to form a belief as to the truth of each and every allegation set forth in paragraph “13” of the Complaint.

14. Denies each and every allegation set forth in paragraph “14” of the Complaint and begs leave to refer to the contents of any writings at the time of trial.

15. Denies each and every allegation set forth in paragraph “15” of the Complaint and begs leave to refer to the contents of any writings at the time of trial.

16. Denies each and every allegation set forth in paragraph “16” of the Complaint.

AS AND FOR AN ANSWER TO THE FIRST CAUSE OF ACTION

17. Repeats, reiterates and realleges each and every response to paragraphs “1” through “16”, inclusive, of the Complaint in answer to paragraph “17” of the Complaint, with the same force and effect as if fully set forth herein.

18. Denies each and every allegation set forth in paragraph “18” of the Complaint and refers all questions of law to the Court.

19. Denies each and every allegation set forth in paragraph “19” of the Complaint and refers all questions of law to the Court.

20. Denies each and every allegation set forth in paragraph “20” of the Complaint and refers all questions of law to the Court.

21. Denies each and every allegation set forth in paragraph “21” of the Complaint and refers all questions of law to the Court.

22. Denies each and every allegation set forth in paragraph “22” of the Complaint and refers all questions of law to the Court.

23. Denies each and every allegation set forth in paragraph “23” of the Complaint and refers all questions of law to the Court.

24. Denies each and every allegation set forth in paragraph “24” of the Complaint and refers all questions of law to the Court.

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

25. Denies each and every allegation set forth in paragraph “25” of the Complaint.

26. Denies each and every allegation set forth in paragraph “26” of the Complaint.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

27. The correspondence forwarded by this answering defendant, if any, complied entirely with the Fair Debt Collection Procedures Act.

AS AND FOR A SECOND AFFIRMATIVE DEFENSE

28. The correspondence in question did not overshadow the rights of the answer.

AS AND FOR A THIRD AFFIRMATIVE DEFENSE

29. The correspondence in question was not confusing to the “least sophisticated consumer.”

AS AND FOR A FOURTH AFFIRMATIVE DEFENSE

30. The members of the putative class are not similarly situated, and as such, the matter is not a candidate for class certification.

AS AND FOR A FIFTH AFFIRMATIVE DEFENSE

31. The requirements as of FRCP 23 are not satisfied, and as such the matter is not a candidate for class certification.

AS AND FOR AN SIXTH AFFIRMATIVE DEFENSE

32. Plaintiff’s claims fail to state a cause of action upon which relief can be granted.

AS AND FOR A SEVENTH AFFIRMATIVE DEFENSE

34. The defendant, contrary to the allegations of violation of 15 U.S.C.1692 (g), complied with all validation requests of the consumer.

WHEREFORE, the defendant, ***CCB CREDIT SERVICES, INC.***, demands judgment dismissing the Class Action Complaint, together with the costs and disbursements of this action.

Dated: New York, New York
June 26, 2008

ABRAMS, GORELICK, FRIEDMAN &
JACOBSON, P.C.
Attorney for Defendant
CCB CREDIT SERVICES, INC.

By: /S/
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